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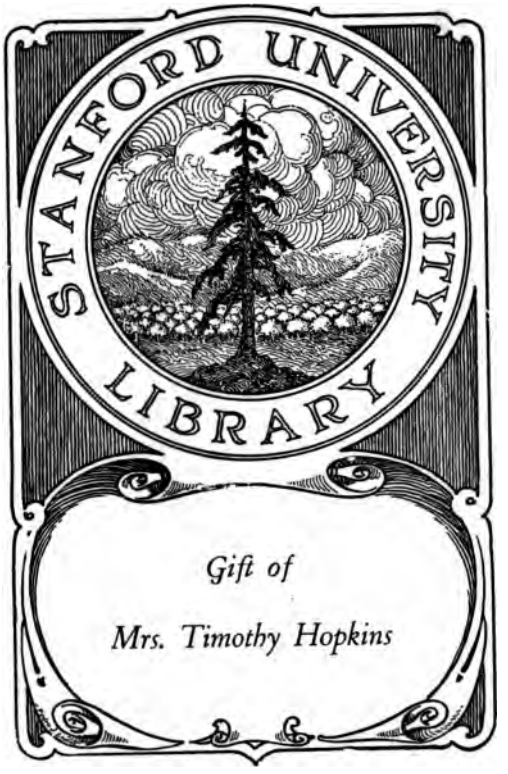

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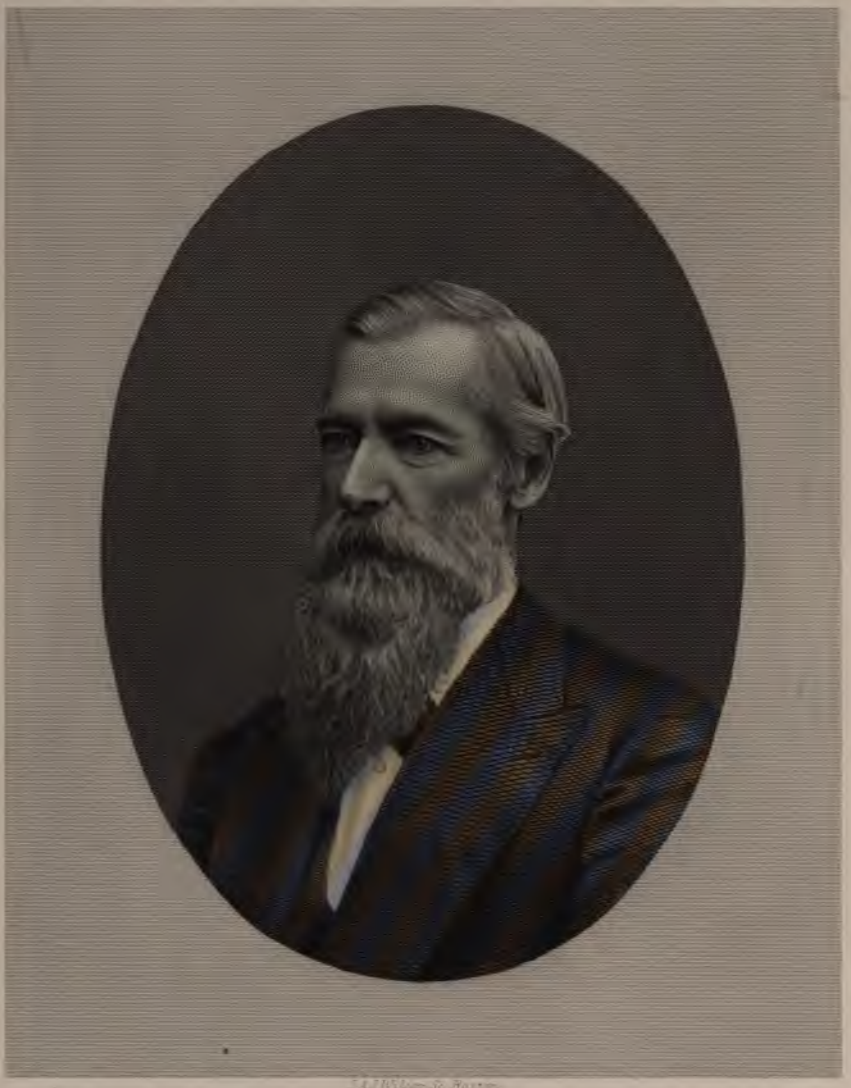

J. A. J. Wilson Sc. Boston.

Mark Hopkins

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A SKETCH OF THE LIFE

OF

MARK HOPKINS,

OF

CALIFORNIA.

BY

B. B. REDDING.

SAN FRANCISCO:
A. L. BANCROFT & CO., PUBLISHERS.
1881.

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MARK HOPKINS.

AMONG the adventurous and energetic men who came to California immediately after the announcement of the discovery of gold, there are few who have done more to shape the destinies of the State and develop its resources than Mark Hopkins.

Unpretentious and unassuming in manner, slow and deliberate of speech, self-disciplined against indulgence in theory and speculation, he was not given to the origination of new schemes and new ideas. When these were presented to him, his mind grasped them, and he possessed the judicial instinct that discarded all of the ornamentation and glitter, stripped them of their non-essentials, weighed all of the influences that might add or detract from their value, and his conclusions as to their practical worth seemed imbued with the prescience of prophecy.

The few men of Sacramento who believed that the time had passed for hoping and dreaming for a railroad that would unite the coasts of the Atlantic and Pacific, and who were willing to devote their lives and fortunes to its realization, did not feel that the enterprise could take practical shape without his indorsement and hearty concurrence. It was therefore in his office that the scheme was born; for not until after all the plans had passed through the crucible of his intellect, and received his

approval, did the building of the road assume a practical shape. When he consented to take a part in the enterprise and become its financial manager, his associates felt that his unerring judgment, prudent counsel, sterling integrity, and unyielding perseverance would go far to create success, if success were possible. He lived to see the road completed, uniting the east and the west, and held the position of director and its treasurer from the day of the organization of the company until he passed from earth. It is a part of the interior history of the building and management of this and the other railroads with which he was connected, that in all times of doubt and uncertainty, and in all questions of debatable policy, his associates rarely opposed the conclusions to which he had deliberately arrived.

In all the various enterprises with which he was connected, during an active and industrious life, his associates, and all who came in contact with him, were impressed with the fact that he was a man of firm will and strong passions, held under complete control by reason and philosophical intellect; that neither word nor action was dictated by passion or prejudice, and that even where his personal interest was involved he was capable of discarding self, and arriving at conclusions that were unprejudiced, honest, and best. He neither sought nor avoided the company of the leading and wealthy men of the country, with whom he was necessarily brought in contact, but was always accessible to the poor and needy. To their troubles and difficulties he would patiently listen, and it afforded him real pleasure to tell them what was best to be done, and to relieve them in their necessities. He had great fondness for animals, and possessed an extraordinary power over them—the most vicious horses and crossest

dogs soon fell under his influence and were glad to obey him.

Mark Hopkins was descended from a long line of active and energetic ancestors, who exerted a marked influence on the early history of New England. The family in England was Puritan, and attached to the cause of Cromwell. John Hopkins, the founder of the family in America, was born at Coventry, in England, where the house in which he first saw the light is still standing. He came to America in 1634, and the records show he was made a freeman of Cambridge, Massachusetts, on the fourth of March, 1635. He afterwards removed to Hartford, Connecticut, of which town he was one of the original proprietors. He died in 1654, leaving a widow, Jane, a son, Stephen, and daughter, Bethia. Stephen was a freeman of Hartford in 1657. He married Dorcas, daughter of John Bronson. Stephen died in October, 1689. He left six children, John, Stephen, Ebenezer, Joseph, Dorcas, and Mary. Dorcas, the wife of Stephen, died May 13, 1697. John, the eldest son of Stephen, settled in Waterbury, Conn. He had eight children, of whom one was Samuel, who graduated in Yale College in 1718, and was a clergyman at West Springfield, Mass., and famous for his historical memoirs of the Housatonic Indians; and another Timothy, the fourth son, born November 16, 1691. Timothy married Mary Judd, June 25, 1719. They had nine children, of whom the eldest was Samuel. Timothy was a justice of the peace in Waterbury, and from 1727 up to the time of his death, February 5. 1749, was frequently its representative in the Legislature.

Dr. Samuel Hopkins was born September 17, 1721. He graduated at Yale in 1741. January 13, 1748, he married Joanna Ingersol, at Great Barrington, Mass.,

where he was then settled as a clergyman. They had five sons and three daughters, all born in Great Barrington. The eldest son was Gen. David Hopkins, who removed to Baltimore, where he became a man of large property and influence. His second son, Moses, born March 21, 1751, resided in Great Barrington until his death, March 9, 1838. He was a leading and influential citizen of the town, was its justice of the peace and postmaster, and held the position of county register for more than fifty years. He died at the age of eighty-four. Dr. Edwards A. Parks records that "he was eminent for his strength of mind, and for his sterling virtues."

Dr. Samuel Hopkins, the eminent divine, removed to Newport, R. I., where he died December 20, 1803, at the age of eighty-three. He was the most powerful and influential clergyman in New England during the time in which he lived, and probably did more than any other man to mold and harden New England life into its peculiar characteristics. He originated a system of theology which intensifies and carries extreme Calvinism to its ultimate conclusions; yet, in his private life was the most forgiving, lovable, and amiable of men.

> "For never by faith's unreason
> A saintlier soul was tried,
> And never the harsh old lesson
> A tenderer heart belied."

Mrs. Stowe, who has founded a novel on the story of his life, says he is remarkable as having been the first clergyman in America, who publicly, from the pulpit, advocated the immediate abolition of slavery, because, slavery was contrary to the teachings of Christ. His system of theology still bears his name.

Mark Hopkins, Sr., one of the nine children born to

Moses, and father to the subject of this sketch, was born at Great Barrington, and after becoming of age, was engaged there in mercantile pursuits. He married Anastasia Lukins Kellogg. In 1806, he removed with his family to Henderson, N. Y. He arrived in Henderson February 16, having been ten days in making a journey which can now be accomplished in a few hours. His children were, Augustus, Samuel, William, Henry, Mark, Moses, and Ezra. Mark Hopkins was the fifth son, and was born in Henderson at 11 A. M., September 1, 1813.

As has been stated, his mother's maiden name was Anastasia Lukins Kellogg, and it is worthy of record that his grandmother Hopkins and grandmother Kellogg were sisters. His more remote ancestors, on the female side, were of the families of Whiting, Otis, and Bradford, names prominent in the colonial history of New England.

Mark Hopkins' education commenced in the public schools at Henderson, and was continued in the public schools in Michigan, at the town of St. Clair, to which place his father removed in 1825. Mark Hopkins, Sr., died in 1828. After his father's death, Mr. Hopkins, at the age of sixteen, left his home to commence with the world the battle of life. He removed to Reynolds' Basin, Niagara county, N. Y., and became the junior clerk in the mercantile house of Hayward & Rawson. After two years, this firm dissolved, and Rawson, taking Mark with him, removed to Lockport, N. Y., where he continued in the same business. In a few years, Mr. Hopkins left Rawson, and went into partnership, the firm name being Hopkins & Hughes. After two years, the firm of Hopkins & Hughes dissolved, and Mr. Hopkins commenced the study of law at Lockport, in the office of his brother Henry. His law studies were pursued from 1837 to

1839. Mr. Hopkins always expressed the highest esteem for the ability and attainments of his brother Henry, whose memory he revered, and frequently acknowledged that his brother's counsel and advice, and the severe and exact legal training he received in his office, had been beneficial to him through life. It is not to be doubted that the exact and critical analysis which Mr. Hopkins gave to every subject brought to his investigation, and that logical habit of mind which caused him to give due value to all the influences affecting it, were in part due to the legal training given him by his brother Henry.

While at Lockport, in the study of law, he took an active part in public matters, and, considering his age, was quite prominent. He was at this period of his life much interested in military affairs, and became a major and brigade inspector in the State militia. While in the office of his brother Henry, he became acquainted with a Mr. Williams, who had invented and owned a new improvement in plows. He joined Mr. Williams in the enterprise of manufacturing and selling these plows, and during the next two years traveled through the States of New York and Ohio, disposing of large numbers, frequently receiving payment in horses (of which he was an excellent judge), which were sold at a profit in Lockport and vicinity. His venture with Williams appears to have been profitable. After closing up his business with Williams, he removed to the city of New York, and went first as clerk or bookkeeper in the commission house of James Rowland & Co. There were several partners in the firm. After a few years, some had retired and the interests of others were purchased by Mr. Rowland, who soon intrusted the entire control of the business to Mr. Hopkins.

When the news was confirmed that gold had been found in the beds of the rivers and placers of California, he determined to leave for the new El Dorado. He was now thirty-five years of age, and in the enjoyment of perfect health; his weight about one hundred and sixty pounds, and his height five feet ten and a half inches. His habits had always been regular, and his constitution was unimpaired. In appearance he did not look like an athlete, but he was compactly built, graceful in his carriage and movements, and capable of so great endurance that he felt willing to tax himself with an amount of mental and physical labor from which stronger men would shrink.

Having closed his business relations with Mr. Rowland, he took passage on the ship Pacific, commanded by Captain Tibbets, for San Francisco, *via* Cape Horn. The Pacific left New York January 22, 1849, and after an eventful voyage, arrived in San Francisco August 5, 1849. The Pacific had about ninety other cabin passengers, principally young men, of ages from twenty-two to thirty years. The cargo consisted of merchandise and provisions, for sale in San Francisco. On paying for their tickets, the cabin passengers were given an agreement which provided that they should be supplied with provisions of the same kinds as those used at the captain's table. The ship had but left the land when they found the captain to be an overbearing and brutal tyrant, who abused his crew and imposed upon all within his control. Instead of the varied and wholesome food promised his cabin passengers, they were fed upon an almost unvarying diet of salt meat, beans, and hard bread, his own table being supplied with the more wholesome varieties of food that had been placed on board for the use of the pas-

sengers. Meetings were called, and a committee appointed to represent the grievance to Captain Tibbets. He treated the committee with disrepect, and refused to make any change. This nearly led to a mutiny, a majority of the passengers being in favor of imprisoning Captain Tibbets and taking charge of the ship. This was prevented by Mr. Hopkins, who, knowing the law, convinced them that any such attempt would get them into serious trouble whenever they reached a port having an American consul, and probably end in a trial and perhaps imprisonment. He advised organization and the appointment of a committee to go before the American consul at the first port they reached, and make an effort to have the captain removed. His advice was taken, and on arrival at Rio Janeiro, they proved the brutal treatment of Captain Tibbets and his violation of his contract, and he was deposed and Captain Easterbrook appointed in his place. Under Captain Easterbrook the voyage was completed without further difficulty.

Among the fellow-passengers of Mr. Hopkins, on the Pacific may be mentioned J. Ross Browne, Dr. J. B. D. Stillman, E. H. Miller, Jr., Arthur M. Ebbets, and N. K. Masten, all of whom have been prominent in the history of California. Mr. Hopkins was always pleased to say, that, so far as he knew, there was no passenger on the Pacific who did not become a respectable and useful citizen.

He remained in San Francisco until October 5, 1849, when, with five of his fellow-passengers, he bought a large boat, loaded it with supplies, and started up the Sacramento river, intending to reach the mines on its head waters, and find a place where they could reside during the winter. It took them more than three weeks to reach

the mouth of Cottonwood creek, in Shasta county, a point to which no boat had ever before ascended. Here, meeting with Capt. Haines, an acquaintance, who gave them unfavorable news, they exchanged their boat for two wagons and two yoke of oxen, and returned to Sacramento. They frequently suffered for food on the return trip, at one time being compelled to subsist on the marrow from the bones of a dead ox which they found on the road. Upon arriving at Sacramento, the boat company dissolved. Mr. Hopkins purchased a wagon and oxen, and with it hauled supplies from Sacramento to Placerville. After finding what supplies were most in demand in the mines, he purchased and hauled his own merchandise to Placerville and the adjoining mining villages. During the heavy rains of winter, he remained in Placerville selling his merchandise. In the spring of 1850 he continued in the same business until July 1, when he went into partnership, at Sacramento, on J street, near Sixth, in the grocery business, with his fellow passenger, E. H. Miller, Jr., the firm name being Hopkins & Miller. The firm did a large wholesale business and was successful. The partners made many investments in real estate, on which they erected stores for which they received large rents. In 1851, Mr. Hopkins made a visit to New York, purchasing supplies for the firm, which were shipped around Cape Horn. In the spring of 1852 they removed their store to a brick building they had erected on K street. In the great fire of November 2, 1852, which left Sacramento a bed of ashes, their store and merchandise were consumed, as also every other building they owned.

Hopkins and Miller had agreed, when forming partnership, that they would never buy on credit, and that they would obey the injunction to "owe no man anything."

They were thus enabled to build another store and purchase a new stock of merchandise. They continued in the business until 1854, when they dissolved, Mr. Miller purchasing Mr. Hopkins' interest in the firm property. During this year Mr. Hopkins again returned to New York, and while there, on September 20, was married by Rev. Dr. Spring to his cousin, Mary Frances Sherwood. In 1855, he went into partnership in the iron and hardware business at No. 54 K street, Sacramento, with Mr. C. P. Huntington, the firm name being Huntington & Hopkins. Pursuing the system of not buying on credit, the firm became very prosperous, and did probably a more extensive business in their line than any other house in California.

Both Mr. Hopkins and Mr. Huntington exercised a large influence in Sacramento. They were always prominent in public matters, where the interests of the city or the promotion of its business were involved. Mr. Hopkins never held or aspired to any public office. During one year, when by floods and fires the finances of the city of Sacramento became involved, he consented to be elected as one of the city council. He gave all his energies to his duties, and did much to inaugurate reform and to reduce the public expenses.

In politics he was then known as a Free Soiler, always earnest and quietly active. He inherited a hatred of slavery, and his mind revolted at its innate injustice. On this subject his views were in accord with those of his great grandfather, Samuel, the divine, who, on the seventh of March, 1789, in reply to a letter from Moses Brown, asking his assistance in forming a society to promote the abolition of the slave-trade, replied: "I think it ought not to be confined to the abolition of the slave-

trade. It ought to promote the freedom of those now in slavery, and to assist those who are free, as far as may be, to the enjoyment of the privileges of free men and the comforts of life." In their political views the partners were in accord; both believed that the future greatness and prosperity of the country were to be promoted by devoting all new territory to freedom, and that slavery, where it existed under the constitution, was an evil to the white man and an injustice to the black. Mr. Hopkins was so impressed with the wrongs of slavery and its demoralizing influence on the negroes, that he had the utmost charity for their failings and wrong actions. He was always the friend of colored men, gave to them largely in charity, was never appealed to in vain in aid of their churches and schools, and was kind and forgiving to their frailties.

When the South made its demands, and claimed the right to devote the territories of Kansas and Nebraska to slavery, and the whole North became alarmed, not so much at the innate injustice of slavery as in the danger to free labor, it was but natural that the Free Soil men of Sacramento should meet for organization and discussion. At this time, 1856 to 1858, the party was so small in Sacramento that its leaders found ample space for their purposes in the office of Huntington & Hopkins. Here was subscribed the capital to start and support the first Republican paper in California, edited by Cornelius Cole, afterwards United States Senator. Here were gathered after business hours, almost nightly, Leland Stanford, the first Republican governor of California, and President of the Central Pacific Railroad, from its organization to the present time; Charles Crocker, President of the Southern Pacific Railroad; E. B. Crocker, afterwards on the supreme bench of the State, and the first attorney

of the railroad; C. P. Huntington, Vice-President of the Central Pacific Railroad; Mark Hopkins, its Treasurer, from the commencement to the date of his death, and a few others who have become prominent in the history of the State. Here were discussed all the questions of governmental policy and social science which interest men of enlarged views and of philosophical minds, who have gained confidence in their own powers by a successful struggle with the world.

At this time, the desire for an overland railroad was universal in California. All thoughtful men felt that its iron bands would do much to unite and keep firm to the Union the Eastern and Western States, and add largely to the prosperity and wealth of the whole country. Of course, at these meetings the necessities for a Pacific railroad were largely discussed. It is remembered that in these discussions Mr. Hopkins was an earnest and attentive listener, but rarely expressed his own views until after the others had closed, when in his quiet, serious, and effective style he would review the arguments, and state the conclusions of his own mind with such logical clearness that he rarely failed to convince his hearers of the correctness of his views. He had the rare mental power of grasping the vital and material points of a complicated and intricate subject, and of intuitively discarding all that was surplusage or simply ornamental. He had also the power of judging with exactness the weight to be given to conflicting views. While by nature kindly and sympathetic, when called upon to exercise his judgment, he seemed to reduce every faculty and all feeling to perfect control. In the exercise of this power he was an exemplification of the apothegm of Herbert Spencer, who says: "The correctness of judgment formed, depends,

if not on the absence of emotion, still in that balance of emotions which negatives the excess of any one." As he could state or write his views and conclusions with more than ordinary judicial clearness and exactness, it is not strange that those with whom he was daily brought in contact considered his judgment as almost infallible.

The world acknowledges the bold, sagacious, and far-reaching enterprise, the courage that removes or surmounts obstacles, the self-reliance, and the earnest and persistent energy possessed by Leland Stanford, C. P. Huntington, Charles Crocker, and E. B. Crocker, his partners and associates in originating the enterprise, and in building the Central Pacific Railroad. Each possessed in a marked degree those mental characteristics and qualities by which some men are enabled to create opportunity and control circumstances. Yet in the inception of the building of the road, it is safe to say that, unless Mark Hopkins had approved the scheme, and agreed to give to the work his earnest assistance, not only financially but mentally, it would not probably have been built by its present owners. It is also proper to add that in all the vast enterprises undertaken and accomplished by him and his associates, none were entered upon until they had passed through the crucible of his mind, and met the approval of his judgment.

It is proper to state that the idea of building the overland railroad did not originate with Mr. Hopkins. As has been stated, he was not given to the origination of new enterprises. The peculiar mental qualities which eminently fitted him to weigh and estimate at their true value the plans of others, made him cautious about presenting any that may have originated in his own mind. The desire for a railroad was universal in California. The

first person who attempted to make it practical was Theodore D. Judah, a civil engineer. Judah made some surveys, and appealed to the wealthy men of San Francisco for assistance. They refused. He then applied to the wealthiest men of Sacramento with the same result. At this time he was boarding in the Brannan House, in Sacramento, where he became acquainted with James C. Bailey, a jeweler of that city. Mr. Bailey became interested in his struggles and disappointments, and called upon Leland Stanford, and asked him to listen to Judah's plans and aspirations. Mr. Stanford promised to give the subject attention, and called upon C. P Huntington, and made an appointment with Mr. Huntington, by which they were to meet at Mr. Stanford's residence, which was then on Second street, that evening, and there discuss whether they were willing to invest all they had in the enterprise of building the road, if Judah's plans seemed feasible. They met at the time appointed, and to prevent interruption, locked themselves in an upper room. The discussion lasted until midnight, with the result that Judah was sent for. At this meeting in the upper chamber originated the plan which made practical the building of a railroad uniting the Atlantic and Pacific.

The story of the building of the railroad, to which Mr. Hopkins devoted his great natural powers, his matured intellect, and the best years of an earnest active life, is well told by Charles Nordhoff, in his work on California. He says:

"You enter California by one of the most notable and remarkable objects it contains—I mean the Central Pacific Railroad. All the world has heard of the great Mount Cenis Tunnel; and travelers tell us perpetually of sights and public works in Europe; but if the Americans

were not the most modest people in the world, they would, before this, have made more famous than any European public work the magnificent and daring piece of engineering by whose help you roll speedily and luxuriously acrosss the Sierra Nevada, from Ogden to San Francisco. You take the cars of the Central Pacific Railroad at Ogden, at a level of four thousand two hundred feet above the sea, and the locomotive draws your train over many miles of an alkali desert, in parts of which water had to be drawn forty miles for the men who built the road; up the Sierra to a height of seven thousand and seventeen feet, where the snow lay sixty feet deep one winter while the road was building, and where they actually dug tunnels through the snow and ice to work on the road bed; down from the summit around cliffs, along the edge of precipices, through miles of snow sheds, through tunnels and deep rock cuts, across chasms where you shudder as you look down into the rushing torrent far below; and all this, until you reach the plain of the Sacramento, through a country even yet almost uninhabited, believed ten years ago to be uninhabitable, presenting at every step the most tremendous difficulties to the engineer, as well as to the capitalist.

"Everybody knows what is the common fate in this country of railroad projectors. A few sanguine and public-spirited men procure a charter, make up a company, subscribe for the stock, drag all their friends in, get the preliminary surveys made, begin the work, and then break down; and two or three capitalists, who have been quietly waiting for this foreseen conclusion—foreseen by them, I mean—thereupon step in, buy the valuable wreck for a song, and build and run and own the road. This is a business in itself. Dozens of men have made millions

apiece by this process, which is perfectly legitimate; for, as the French say, 'in order to succeed you must be successful;' or, as we say in this country, 'to the victors belong the spoils.'

"Now, the projectors of the Central Pacific Railroad completed it, and to-day control and manage it; they did not let it slip out of their fingers; and, what is more, being only merchants, totally inexperienced in railroad building and railroad managing, they did their work so well that, in the opinion of the best engineers, their road is to-day one of the most thoroughly built and equipped and best managed in the United States. Their bonds sell in Europe but little, if any, below United States government bonds, and their credit, as a company, in London, Frankfort, and Paris, is as high as that of the government itself.

"Moreover, you are to remember that these five Sacramento merchants, who undertook to build a railroad through eight hundred miles of an almost uninhabited country, over mountains and across alkali deserts, were totally unknown to the great money world; that their project was pronounced impracticable by engineers of reputation testifying before legislative committees; that it was opposed and ridiculed at every step by the moneyed men of San Francisco; that even in their own neighborhood they were thought sure to fail; and the "Dutch Flat Swindle," as their project was called, was caricatured, written down in pamphlets, abused in newspapers, spoken against by politicians, denounced by capitalists, and for a long time held in such ill-repute that it was more than a banker's character for prudence was worth to connect himself with it, even by subscribing for its stock.

"Nor was this all. Not only had credit to be created

for the enterprise against all of these difficulties, but when money was raised, the material for the road, the iron, the spikes, the tools to dig, the powder to blast, the locomotives, the cars, the machinery, everything, had to be shipped from New York around Cape Horn, to make an expensive and hazardous eight months' voyage, before it could be landed in San Francisco, and then had to be reshipped one hundred and twenty miles to Sacramento by water. Not a foot of iron was laid on the road on all of the eight hundred miles to Ogden, not a spike was driven, not a dirt car was moved, nor a powder-blast set off, that was not first brought around Cape Horn; and at every step of its progress the work depended upon the promptness with which all this material was shipped for a sea-voyage of thousands of miles around Cape Horn.

"Men, too, as well as material, had to be obtained from a great distance. California, thinly populated, with wages very high at that time, could not supply the force needed. Laborers were obtained from New York, from the lower country, and finally ten thousand Chinese were brought over the Pacific ocean, and their patient toil completed the work.

"In 1850–51, a wagon road was the most that was hoped for; and to this everybody subscribed as he was able. Then came the telegraph; and in that all public-spirited men took stock, or to it they gave outright what they could spare. Meantime, year after year, the Pacific Railroad Bill appeared in Congress, was discussed, and laid over. The 'snow-capped Sierras' were the bugbear of Senators; but Republicans in California thought they saw in this only a pretense when they heard Democratic politicians proposing to divide the State into two, and make two Pacific railroads; one for the North and one for the South.

"Finally there came to build the little Sacramento Valley Railroad, one Judah, an engineer, who, many people thought, was Pacific Railroad crazy. He begged some money among the most sanguine railroad men, and made a reconnoissance of two or three gaps in the Sierra. After some time he proclaimed that he had discovered what everybody wished for, a possible passage for a railroad. By way of Dutch Flat, he asserted, there was a long, easy ascent, practicable for a road. Judah, sanguine and restless, personally solicited subscriptions from the people of Dutch Flat, Auburn, Grass Valley, and Sacramento to help him to make a more thorough exploration. Public meetings were held, and men gave according to their means, ten, fifty, a hundred dollars for this object. A law of the State, which made every stockholder individually liable for the debts of a company, made people cautious about subscribing to new projects, and Judah got his support chiefly in gifts; and among his leading supporters in this way were the five merchants I have named.

"About this time came the rumble of war, and the San Francisco capitalists, mostly at that time Southern men, would not have anything more to do with the scheme; and once more it seemed to be crushed.

"Working under the State laws, which provided that before a company could have a charter, one thousand dollars must be paid in for every mile of its proposed road, it was not easy to raise the capital—about one hundred and thirty-five thousand dollars—needed to obtain a charter; and yet affairs had now come to such a pass that it was no longer worth while, or even possible, to go on without organization. Sacramento was canvassed, but with too little success; San Francisco had buttoned up its pockets; and at last Huntington, who had refused to give

any more money for mere reconnoissances, proposed to half a dozen others to undertake the enterprise among themselves of making a regular and careful survey. 'I'll be one of ten, or one of eight, to bear the whole expense, if Hopkins will consent,' he said, at a meeting called at Governor Stanford's house; and thus the great work was at last begun, seven men binding themselves in a compact for three years to pay all needful expenses of a thorough survey out of their own pockets. Of these seven, one, Judah, had no means, and shortly afterward died, and another presently dropped out. There were a few outside subscriptions; but it is curious to remember that when a prominent banker, friendly to the project, and having faith in it, was asked to take some stock, he declined on the plea that the credit of his bank would suffer if he were known to be connected with so wild a scheme.

"Affairs now began to look, to the prudent hardware dealers at No. 54 K street, as though they were likely to have more railroad, presently, than would be good for the hardware business. While the explorations and surveys were going on during the winter of 1860–61, and while a Pacific Railroad bill was getting drawn in Congress, business details began to be examined; and at 54 K street they asked themselves why it was that so few railroads in this country had been successful in first hands. The answer was, that they were not prudently and economically managed in the beginning; and second, that American railroads are built largely on credit; thus it almost always happens that the interest account begins to run before the road can earn money; and to pay interest when no business is done would ruin almost any undertaking, even the hardware business, thought these shrewd merchants.

"Huntington was, after consultation, sent to Washing-

ton, strictly enjoined to see that in the Pacific Railroad bill it should be provided that the company should pay no interest on the bonds it received of the Government for at least ten years; and if this condition was refused, to abandon the whole matter, and sell the wreck for what it would bring. Another and more notable thing these five men did. When they sent Huntington to Washington, they gave him a power of attorney, authorizing him to do for them and in their name anything whatever—to buy, sell, bargain, convey, borrow, or lend, without any *if* or *but*, let or hindrance whatever, except that he should fare alike with them in all that concerned their great project. It is not often that five middle-aged business men are found to place such entire confidence in each other as this; but it was vital to their success that they should feel and act just thus. At last, one day, Huntington telegraphed from Washington: 'The bill has passed, and we have drawn the elephant.' Thereupon the company accepted the conditions, and opened books for stock subscriptions to the amount of eight and a half millions, to carry the road to the State line. The beginning was not hopeful. The rich men of San Francisco did not subscribe a cent. One man in Nevada took one share. Others elsewhere took five one-hundred-dollar shares more. Six hundred dollars in all were subscribed at the first rush to build the Central Pacific Railroad! Later, mechanics, working-women, and others in Sacramento and other small towns —homesick people, who wanted to get back to the Atlantic States without the perils of the sea, it was said—took up about one hundred and fifty shares more. It was a long time before more than a million and a half of stock was taken.

"Meantime, in the summer of 1861, a considerable traffic

had sprung up between Nevada and Sacramento. This was done over the Placerville Turnpike, and Mark Hopkins took pains to ascertain the amount and value of this commerce, which the Pacific Railroad would do, of course, as soon as it was sufficiently completed. He caused the number of teams on the turnpike and the number of passengers to be counted; and this gave a certain promise of local business. Next it was necessary to cause well-known bankers to certify to the world the good standing and pecuniary responsibility of the principal subscribers to the stock. The California Legislature then merged the State charter in the Federal charter; all the statutes of the State bearing upon the company were gathered together; and thus armed with facts and credentials, Huntington went to New York to raise a great many millions of dollars.

"He was promptly told by capitalists that the bonds of the company had no value in their eyes until some part of the road had been built. The government bonds, of course, were not to be given until a certain part of the road was completed. The stock subscriptions came in too slowly for practical purposes. Huntington, courageous, full of resources, and of faith in what he had undertaken to do, announced that he would not sell his bonds except for money, and that he would not sell any unless a million and a half were taken; and finally, when that amount was bid for, he called all the bidders together, explained in detail the full importance and value of the enterprise, and thereupon the bonds were taken, on the condition that Huntington and his four partners, Hopkins, Stanford, and the two Crockers, should make themselves personally responsible for the money received, until the bonds could be exchanged for government bonds. Hunt-

ington did not hesitate a moment to pledge his own moderate fortune and those of his associates to this effect. These bonds built thirty-one miles of the road—the easiest part of it, fortunately.

"And now came the severest test of the courage and endurance of the men at 54 K street. Eleven months passed over before they could get the government bonds for the completed and accepted part of the line; these bonds in the mean time had gone down from one and a half per cent. premium in gold, where they stood when the charter was accepted, to thirty-nine cents for the dollar. Railroad iron in the same period went up from fifty dollars to one hundred and thirty-five dollars per ton. All other materials, locomotives, etc., rose in the same proportion; insurance for the eight or nine months' voyage around Cape Horn, which every pound of the material of the road-bed and running stock had to make, rose from two and a half to ten per cent.; freights from eighteen to forty-five dollars per ton.

"Intent on keeping down their interest account, the five men at 54 K street asked the State to pay for twenty years the interest on a million and a half of bonds, in exchange for which they gave a valuable granite quarry, guaranteed free transportation of all stone from it for the public buildings of the State, and also free transportation over their line of all State troops, criminals, lunatics, and paupers. This was done. Then Sacramento, and some of the counties, were asked to exchange their bonds for the stock of the company, and this was done by a popular vote. But most of these contracts had to be enforced afterward in the courts, the Democratic financial ring opposing every step.

"Meantime the money was used up. The business was

from the first kept rigidly under control; every contract was made terminable at the option of the company; every hand employed was paid off monthly; and in reading over some old contracts, I came upon a clause specially obliging the contractors to keep liquor out of the camps. When Huntington, after long and trying labors in New York, returned to Sacramento, he found the treasure chest so low that it was necessary to diminish the laboring force, or at once raise more means. 'Huntington and Hopkins,' said he, 'can, out of their own means, pay five hundred men during a year; how many can each of you keep on the line?' The five men agreed in council at 54 K street, that out of their own private fortunes they would maintain and pay eight hundred men during a year, on the road.

"That resolution ended their troubles. Before the year was over they had received their Government bonds. They still had the worst and most costly part of the line to build; they still had to transport all their material around Cape Horn; they had many trials, difficulties, and obstacles before them, for nearly four years were consumed in crossing the Sierra; they had to encounter lawsuits, opposition, ridicule, evil prophecies, losses; had to organize a vast laboring force, drill long tunnels, shovel away in one spring sixty feet of snow over seven miles of the line, merely to get at the road-bed; had to set up saw-mills by the dozen in the mountains to saw ties; haul half a dozen locomotives and twenty tons of iron twenty-six miles over the mountains by ox teams; haul water forty and wood twenty miles for the construction trains on the alkali plains; but it seems to me that this brave resolution was the turning point in their enterprise. Surely there is something admirable in the courage of five country merchants, ignorant of railroad building, and unknown to the

world, assuming such a load as the support of eight hundred men for a year out of their own pockets, for an enterprise in the success of which, in their hands, very few of their own friends believed.

"The secret of their success was that these five country merchants meant in good faith to build a railroad. They did not expect to get money out of an enterprise before they had put money of their own into it. They managed all of the details as carefully and prudently as they were accustomed to manage the hardware or dry goods business. They were honest men.''

When the Central Pacific Railroad was completed, the work of Mr. Hopkins and his associates had only commenced. They built and purchased branch roads as feeders to the Central Pacific; they also built others to develop the resources of California, and at the time of his death, they had half completed another overland road from San Francisco to the Gulf of Mexico. The magnitude of the enterprises to which, for so many years, all his energies and his great intellect had been unceasingly devoted, can best be stated by naming the railroads they owned and managed on the day he went to his rest.

	Miles.
Central Pacific, San Francisco to Ogden	883.00
California and Oregon, Roseville to Redding	151.60
Visalia Division, Lathrop to Goshen	146.08
San Francisco, Oakland and Alameda	14.68
Niles to San Jose	17.54
Southern Pacific, Huron to Yuma	529.90
Los Angeles to Wilmington	22.30
Florence to Santa Ana	27.82
Los Angeles to Santa Monica	18.00
Sacramento and Placerville	48.00
Stockton and Copperopolis	44.65
Amador Branch, Galt to Ione	27.05

	Miles.
Berkeley Branch	3.15
West Oakland	4.59
Northern Railway, Woodland to Williams	39.20
California Pacific, South Vallejo to Sacramento	60.17
Napa Junction to Calistoga	34.60
Davis to Knights Landing	18.32
San Francisco to Soledad	142.09
Carnadero to Tres Pinos	18.00
Total	2,250.74

In addition to the grave questions submitted to his judgment as to the building or purchase of these roads, and the complicated subjects involved in the buying of material, and finally in their operation, he took upon himself a vast amount of detail. In these details he seemed never to forget what had been said or done. His recreation partook of the nature of work, and consisted of going into the different departments, studying the details of each, and ascertaining where expense could be avoided or economy exercised. He disliked wastefulness or extravagance, and took pleasure in setting examples of economy and thrift, and has been known to pick up handfuls of spikes and other irons, left behind carelessly in construction or repair, and carry them to their proper store-house. While one of the most generous of men in assisting the poor and needy, and in donations to churches and seminaries, he was daily, in a quiet and unostentatious manner, setting an example to all about him in favor of economy, and against needless waste and expenditure. He has been known to take to his own desk and use a few cents' worth of blotting paper, which a clerk had thrown aside, and on the same day give five hundred dollars to assist a seminary. His influence was the more

effective on those about him, as his lessons in economy were enforced by example, not by precept.

In addition to the mental characteristics described, he had, in all that he did, great earnestness and singleness of purpose, unremitting patience in research, great sagacity to detect fraud or error, the courage to oppose them, and the resolution to carry out his convictions to their legitimate consequences. In these and many other qualities of mind he seems to have inherited many of the characteristics of his great ancestor, Samuel, the divine. Many of the descriptions of the mental and personal peculiarities of that eminent clergyman, given by his biographers, will apply with accuracy to his great grandson, the subject of this sketch. In this respect Mr. Hopkins affords another illustration that the strongly marked mental as well as personal traits of an ancestor frequently appear in one or more of his descendants in a subsequent generation. As an example, Dr. Park, one of the biographers of Samuel the divine, in describing the impression he produced upon strangers, makes the following statement, which would apply with equal propriety to Mr. Mark Hopkins. He says: "There was a want of flexibility in his intercourse with promiscuous circles which prevented his being a favorite among them. He was not a genial companion with the masses. He was rather inclined to be taciturn, except among chosen friends. His thoughts were in solid bullion, and he had but little small change. He seldom spoke unless he had something important to say, and when he saw marks of vanity or arrogance in others, he recoiled within himself and appeared blank to them."

Mr. Hopkins was always self-respecting, as well as

consistent, in his conduct and bearing toward others. While he was genial and sympathetic, these qualities never descended to familiarity even with his most intimate associates. His consistent life, innate integrity, sound judgment, almost immovable self-repose, and kindly, sympathetic nature, made him the adviser and friend of all his acquaintances who became involved in financial or other troubles. However absorbed in matters of business, involving vast sums of money, he would always find time to hear patiently the story of the troubles of a woman, a child, or a negro; and the more shrinking and timid the persons who came to him for advice and assistance, the more readily would he put aside his business to listen to them. The same great power of intellect that grasped and mastered the complications of enterprises involving the expenditure of millions of dollars; that could weigh and correctly estimate the value and bearing of conflicting and rival interests; that could rigidly eliminate self-interest and suppress feeling so that a logical conclusion might be reached, would be patiently and cheerfully applied to cure a defect in the title to a widow's home, or to remove the troubles of a child.

Many anecdotes are told by his associates of his power of grasping complicated questions of business, and of determining correctly the best course to be pursued in matters of doubt and uncertainty. As one of them expressed it: "He had the faculty of going directly to the bottom of things and straightening them out;" "as, for instance," he added, "during Mr. Hopkins' last illness, there was a subject of grave moment came up for decision and action in the board of directors. We were having a general discussion, and were in much difficulty as to the

best course to be pursued. No one could see just how to arrive at what was best to be done. Every suggestion met with some serious objection. Towards the end of the discussion Mr. Hopkins unexpectedly came into the room. He took his seat, closed his eyes, and listened to what was going on. After a little he made a suggestion and stated the conclusions of his mind. The problem was solved, and the subject became clear to all of us. We all wondered that we had not seen it before.''

Mr. Hopkins avoided appearing before the public in any capacity, and especially as a public speaker; yet on several occasions he was required to make public addresses. He spoke slowly and deliberately, and expressed himself in short, terse, compact sentences, using but few metaphors or similes. He impressed his hearers with the conviction that he was honest, earnest, and sincere in his own views, and that the conclusions of his mind had been reached after patient investigation, and the allowance of just weight to the opinions and arguments of those who differed from him. He took his audience into his confidence, showed his hearers the processes by which his conclusions had been reached, and if he did not always convert them to his own opinions, he invariably convinced them that the views he entertained had been arrived at after honest and earnest search to discover the truth. He wrote with even more clearness than he spoke. His correspondence was necessarily large, and his letters are models of definiteness in ideas and perspicuity in language. In writing a letter he was so exact in his choice of words to express his thoughts, that there was never doubt as to his meaning. As an example of his familiar style, and because it illustrates some of his mental peculiarities, one of his letters is here given.

An architect, in Northampton, Mass., had written to Mr. Hopkins, as director and treasurer of the Central Pacific Railroad Company, asking for a position. Mr. Hopkins sent the letter to Arthur Brown, superintendent of bridges and buildings, with the following written on a blank page of the architect's letter:

"*Arthur Brown, Esq.:*

"I refer the foregoing letter to you, thinking it possible you have need of an architect, or know who does want one; for, notwithstanding we are bored with applications, almost beyond patience sometimes, I can not find it in my heart to refuse or neglect to do a stranger good, in any legitimate way, if I can.

"This man tells his story and stops; that is a merit. Then he prepays the return postage, and that indicates a sense of propriety not possessed by all men; so that all I can know of him is in his favor.

"Therefore, if you can not do anything more substantial for him, please give him an answer, for me, expressing regrets in kindly terms, and oblige,

"Yours truly,

"MARK HOPKINS."

Mr. Hopkins' handwriting so closely resembled that of his great grandfather, Samuel, the divine, that only an expert could find differences in their chirography; in this affording another illustration of the personal peculiarities of an ancestor reappearing in a descendant after several generations.

As has been stated, Mr. Hopkins had extreme fondness for animals, and exercised a great power over them. He took pleasure in subduing vicious horses and com-

pelling them to obey and become attached to him. His friendship for dogs was almost proverbial. It is said that he never sued a man for a debt due him, yet he was always ready to assist in the prosecution of any one who brutally injured a dumb animal. One day, in 1852, he was returning to his office as a man was driving some cows from the country through K street, in Sacramento. Among the herd was a calf that, from over-travel, had become exhausted and had fallen down. The man, in temper, was beating it to compel it to rise and keep up with the herd. Mr. Hopkins stepped up to him and said quietly: "My friend, that is not a bad-looking calf, but it does not appear to be able to travel much farther. What will you take for it?" The man stopped beating the calf, and after stating its good points, said he would take ten dollars. Mr. Hopkins answered, "That is more than it is worth; I will give five." The man replied, "Take it." Mr. Hopkins took the calf home and cared for it. In a manner, eminently characteristic, he got the man out of trouble, saved him from a further exhibition of temper, prevented additional abuse to the calf, and made a good bargain in its purchase; for it became a valuable cow, which he kept as long as it lived.

He took great interest in the breeding and training of horses, and to be among them and caring for them afforded him much needed recreation.

During the last years of his life he suffered from an attack of sciatica and frequent attacks of rheumatism. When advised, by a physician, to seek a change of climate, he built a log-cabin near the summit of the Sierra, to which he occasionally resorted. Even here, when his health would permit, he had to be active and at work,

and many miles of trails, to otherwise inaccessible points, attest his energy and industry. Towards the last, as the repeated attacks impaired his physical powers, he was advised to seek a warmer climate, and with this object took a special train, and with a few friends left for Fort Yuma. His physicians did not then consider his condition imminent. After his arrival at Fort Yuma he seemed to improve, but on the night of the twenty-ninth of March, 1878, a metastatic crisis occurred, affecting the brain, and in a short time, without conscious suffering, he passed from earth.

His remains lie entombed in a costly mausoleum, at Sacramento, a tribute of love and esteem by his affectionate wife. It is constructed of massive ashlers of red and black granite, finely polished; the former from quarries at the summit of the Rocky Mountains, and the latter from near the pass in the Sierra Nevada, where it was pierced for the Central Pacific Railroad. It is said to be so solidly constructed that without some convulsion of nature it should last as long as the granite peaks from which it was quarried.

Mr. Hopkins, except by adoption, left no children to inherit his virtues and profit by his example. In reviewing his active and virtuous life, the vast work he performed, his great mental gifts, and the use he made of them, his daily example, and the influence he exerted, it remains to be added: He was the conservator of all that is good in society, the friend of everything tending to improve man's temporal condition, and advance him in civilization. He hated slavery, tyranny, and oppression. He was the friend and safe counselor of the poor and weak. His mind, while grasping the business of a conti-

nent, neglected none of the details of daily life. He summed up and recorded, in his own mind, a just value for all the men with whom he was brought in contact. He was reverential, sincere, and earnest, without profession of piety. He was, in every sense, moral and upright; a good citizen, a warm friend, a devoted husband, an honest man. He was so unobtrusive, modest, and retiring, that until after his death all but his immediate world had failed to recognize that since Franklin there has been no more profound and practical philosopher on the duties and obligations of daily life.

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